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10.9-02

Attorney's Docket No. 032668-027

Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Daniel I. Flitcroft et al.

Application No.: 09/691,175

Filed: October 19, 2000

For: CREDIT CARD SYSTEM AND  
METHOD

Group Art Unit: Unassigned

Examiner: Unassigned

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GROUP 3600

INFORMATION DISCLOSURE STATEMENT  
TRANSMITTAL LETTER

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Enclosed is an Information Disclosure Statement and accompanying form PTO-1449 for the above-identified patent application.

- ☒ [X] No additional fee for submission of an IDS is required.
- ☐ [ ] The fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) is also enclosed.
- ☐ [ ] A certification under 37 C.F.R. § 1.97(e) is also enclosed.
- ☐ [ ] A certification under 37 C.F.R. § 1.97(e), and the fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) are also enclosed.
- ☐ [ ] Charge \$\_\_\_\_\_ to Deposit Account No. 02-4800 for the fee due.
- ☐ [ ] A check in the amount of \$\_\_\_\_\_ is enclosed for the fee due.

The Commissioner is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

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REGISTRATION

Date: October 2, 2002



Patent  
Attorney's Docket No. 032668-027

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of	)	
Daniel I. Flitcroft et al.	)	Group Art Unit: Unassigned
Application No.: 09/691,175	)	Examiner: Unassigned
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For: CREDIT CARD SYSTEM AND METHOD	)	

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GROUP 3600

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, Applicants hereby submits the following information in conformance with 37 C.F.R. §§ 1.97 and 1.98:

3,938,091	Atalla et al.	02-10-1976
4,423,316	Sano et al.	12-27-1983
4,720,860	Weiss	01-19-1988
4,747,050	Bracht et al.	05-24-1988
4,797,920	Stein	01-10-1989
4,856,062	Weiss	08-08-1989
4,998,279	Weiss	03-05-1991
5,093,861	Graham	03-03-1992
5,097,505	Weiss	03-17-1992
5,130,519	Bush et al.	07-14-1992
5,163,097	Pegg	11-10-1992
5,193,114	Moseley	03-09-1993
5,196,840	Leith et al.	03-23-1993
5,239,583	Parrillo	08-24-1993
5,317,636	Vizcaino	05-31-1994
5,343,529	Goldfine et al.	08-30-1994

(10/02)

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /C.G./

5,363,449	Bestock	11-08-1994
5,428,684	Akiyama et al.	06-27-1995
5,466,919 A	Hovakimian	11-14-1995
5,479,494	Clitherow	12-26-1995
5,485,510	Colbert	01-16-1996
5,500,513	Langhans et al.	03-19-1996
5,504,808	Hamrick, Jr.	04-02-1996
5,555,497 A	Helbling	09-10-1996
5,577,109	Stimson et al.	11-19-1996
5,592,553	Guski et al.	01-07-1997
5,677,955	Doggett et al.	10-14-1997
5,694,471	Chen et al.	12-02-1997
5,715,314	Payne et al.	02-03-1998
5,724,424	Gifford	03-03-1998
5,777,306	Masuda	07-07-1998
5,868,236	Rademacher	02-09-1999
5,984,180	Albrecht	11-16-1999
6,144,948	Walker et al.	11-07-2000
6,163,771 A	Walker et al.	12-19-2000
6,188,761	Dickerman et al.	02-13-2001
6,227,447	Campisano	05-08-2001
6,267,292	Walker et al.	07-31-2001
6,339,766	Gephart	01-15-2002
6,341,724	Campisano	01-29-2002
6,375,084	Stanford et al.	04-23-2002
2 145 265 A	United Kingdom	03-20-1985
2 361 790 A	United Kingdom	10-31-2001
WO 95/07512 A1	PCT	03-16-1995
WO 96/42150 A2	PCT	12-27-1996

WO 98/26376 A2 PCT

06-18-1998

Morrall "Where the Card is King," Credit Card Management, pg. 12, September 1992.

Web page for "Virtual Credit Card (VCC)" found at:  
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Lamond, Credit Card Transaction Real World and Online, 1996,  
<http://www.virtualschool.edu/mon/electronicproperty/clamond/creditcard.htm>.

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<http://www.webreference.com/outlook/column3/page4.html>, 1997.

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<http://www.smartcard.co.uk/articles/electronicmoney.html>.

B. Ives & M. Earl, Mondex International: Reengineering Money,  
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V. Moscaritolo, "Digital Commerce for the Rest of US Apple in a Geodesic Economy,  
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Herscheim, "Smart Card," <http://disc.cba.uh.edu/~rhirsch/fall96/needpa.htm>, 24 September 1996.

NetChex: "NetChex Offers Secure Checking to the Web,"  
<http://intrg.cs.tcd.ie/mepeirce/Project/Press/netchex.html>, January 1995.

Agora: "A minimal Distributed Protocol of Electronic Commerce," USENIX Workshop on Electronic Commerce,  
[http://www.usenix.org/publications/library/proceedings/ec96/full\\_papers/grabber/html/](http://www.usenix.org/publications/library/proceedings/ec96/full_papers/grabber/html/) held from November 18-21, 1996.

GE Capital Financial, Inc., "Corporate E-Card and E-Commerce Glossary,"  
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
"NetChex - a short brief,"  
[http://www.tml.hut.fi/Studies/Tik-110.350/1997/Ecommerce/netchex\\_5.html](http://www.tml.hut.fi/Studies/Tik-110.350/1997/Ecommerce/netchex_5.html), 1997.

(10/02)

"Announcement: Jan 11, 1995 NetChex offers Secure Checking to the Web,"  
<http://ntrg.cs.tcd.ie/mcpeirce/Project/Press/netchex.html>, 1995.

It is believed that the documents are being submitted before the first Office Action on the merits, therefore under 37 C.F.R. § 1.97(b) no fee or statement is required.

The Examiner's attention is directed to copending application number 09/548,659, filed April 13, 2000, and the documents cited therein.

 In accordance with MPEP § 609(c)(2) (February 2000, page 600-107), the Office is requested to return a copy of this Information Disclosure Statement with the Examiner's initials adjacent to this paragraph indicating that this copending application has been considered. By citation to the copending application, confidentiality is not waived and the Office is requested to maintain the confidentiality of the copending application under 35 U.S.C. § 122.

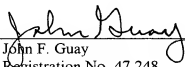
It is believed that the listed documents are being submitted before the first Office Action on the merits, therefore under 37 C.F.R. § 1.97(b) no fee or statement is required.

The information was previously cited by or submitted to the office in prior Application No. 09/235,836 filed January 22, 1999, upon which applicants rely for benefits provided in 35 U.S.C. § 120. In accordance with 37 CFR § 1.98(d), copies of the listed documents are not included.

To assist the Examiner, the listed on the attached form PTO-1449. It is respectfully requested that an Examiner-initialed copy of this form be returned to the undersigned.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

By:   
John F. Guay  
Registration No. 47,248

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(703) 836-6620

Date: October 2, 2002



Substitute for form 1449A/PTO

ATTORNEY'S DKT No.  
032668-027APPLICATION No.  
09/691,175INFORMATION DISCLOSURE  
STATEMENT BY APPLICANTAPPLICANT  
Daniel J. Flitcroft et al.FILING DATE  
October 19, 2000GROUP  
Unknown

## U.S. PATENT DOCUMENTS

Examiner Initials	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication (MM-DD-YYYY)
	Number	Kind Code (if known)		
	3,938,091		Atalla et al.	02-10-1976
	4,423,316		Sano et al.	12-27-1983
	4,747,050		Bracht et al.	05-24-1988
	4,797,920		Stein	01-10-1989
	4,856,062		Weiss	08-08-1989
	4,998,279		Weiss	03-05-1991
	5,093,861		Graham	03-03-1992
	5,097,505		Weiss	03-17-1992
	5,130,519		Bush et al.	07-14-1992
	5,163,097		Pegg	11-10-1992
	5,193,114		Moseley	03-09-1993
	5,196,840		Leith et al.	03-23-1993
	5,239,583		Parrillo	08-24-1993
	5,317,636		Vizcaino	05-31-1994
	5,343,529		Goldfine et al.	08-30-1994
	5,363,449		Bestock	11-08-1994
	5,428,684		Akiyama et al.	06-27-1995
	5,466,919	A	Hovakimian	11-14-1995
	5,479,494		Clitherow	12-26-1995
	5,485,510		Colbert	01-16-1996
	5,500,513		Langhans et al.	03-19-1996
	5,504,808		Hamrick, Jr.	04-02-1996
	5,555,497	A	Helbling	09-10-1996
	5,577,109		Stimson et al.	11-19-1996
	5,592,553		Guski et al.	01-07-1997
	5,677,955		Doggett et al.	10-14-1997
	5,694,471		Chen et al.	12-02-1997
	5,715,314		Payne et al.	02-03-1998
	5,724,424		Gifford	03-03-1998
	5,777,306		Masuda	07-07-1998
	5,984,180		Albrecht	11-16-1999
	6,144,948		Walker et al.	11-07-2000
	6,163,771	A	Walker et al.	12-19-2000
	6,188,761		Dickerman et al.	02-13-2001
	6,227,447		Campisano	05-08-2001
	6,267,292		Walker et al.	07-31-2001
	6,339,766		Gephart	01-15-2002

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. SEND TO: Assistant Commissioner for Patents, Washington, D.C. 20231

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /C.G./



Substitute for form 1449A/PTO

# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

ATTORNEY'S DKT NO.  
032668-027

APPLICATION NO.  
09/691,175

APPLICANT  
Daniel I. Flitcroft et al.

FILING DATE  
October 19, 2000

GROUP  
Unknown

	6,341,724		Campisano	01-29-2002
	6,375,084		Stanford et al.	04-23-2002

## FOREIGN PATENT DOCUMENTS

Examiner Initials	Foreign Patent Document		Country	Date of Publication (MM-DD-YYYY)	Translation	
	Number	Kind Code (if known)			Yes	no
	2 145 265	A	United Kingdom	3-20-1985		
	2 361 790	A	United Kingdom	10-31-2001		
	WO 95/07512	A1	PCT	03-16-1995		
	WO 96/42150	A2	PCT	12-27-1996		
	WO 98/26376	A2	PCT	06-18-1998		

## NON PATENT LITERATURE DOCUMENTS

Examiner Initials	<p>Include name of author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.</p> <p>Morrall "Where the Card is King," Credit Card Management, pg. 12, September 1992.</p> <p>Lamond, Credit Card Transaction Real World and Online, 1996,  <a href="http://www.virtualschool.edu/mon/electronicproperty/clamond/creditcard.htm">http://www.virtualschool.edu/mon/electronicproperty/clamond/creditcard.htm</a>.</p> <p>Wiggins, "Putting Risk in Perspective," <a href="http://www.webreference.com/outlook/column3/page4.html">http://www.webreference.com/outlook/column3/page4.html</a>, 1997.</p> <p>Crotch-Harvey, "Electronic Money and the Law - The Implications,  <a href="http://www.smartcard.co.uk/articles/electronicmoney.html">http://www.smartcard.co.uk/articles/electronicmoney.html</a>.</p> <p>B. Ives &amp; M. Earl, Mondex International: Reengineering Money, <a href="http://ids.bus.isu.edu/cases/mondex.html">http://ids.bus.isu.edu/cases/mondex.html</a>, 1997.</p> <p>V. Moscaritolo, "Digital Commerce for the Rest of US Apple in a Geodesic Economy,  <a href="http://www.shipwright.com/rants/rant_15.html">http://www.shipwright.com/rants/rant_15.html</a>, 4 September 1996.</p> <p>Hersheim, "Smart Card," <a href="http://disc.cba.uh.edu/~rhirsch/fall96/neepea.htm">http://disc.cba.uh.edu/~rhirsch/fall96/neepea.htm</a>, 24 September 1996.</p> <p>NetChex: "NetChex Offers Secure Checking to the Web," <a href="http://ntrg.cs.tcd.ie/mepeirce/Project/Press/netchex.html">http://ntrg.cs.tcd.ie/mepeirce/Project/Press/netchex.html</a>, January 1995.</p> <p>Agora: "A minimal Distributed Protocol of Electronic Commerce," USENIX Workshop on Electronic Commerce,  <a href="http://www.usenix.org/publications/library/proceedings/ec96/full_papers/grabber/html/">http://www.usenix.org/publications/library/proceedings/ec96/full_papers/grabber/html/</a> held from November 18-21, 1996.</p> <p>GE Capital Financial, Inc., "Corporate E-Card and E-Commerce Glossary,"  <a href="http://www.ge.com/capital/cardservices/corpcard/5news5.html">http://www.ge.com/capital/cardservices/corpcard/5news5.html</a>.</p> <p>"NetChex - a short brief," <a href="http://www.tml.hut.fi/Studies/Tik-110.350/1997/Ecommerce/netchex_5.html">http://www.tml.hut.fi/Studies/Tik-110.350/1997/Ecommerce/netchex_5.html</a>, 1997.</p> <p>"Announcement: Jan 11, 1995 NetChex offers Secure Checking to the Web,"  <a href="http://ntrg.cs.tcd.ie/mepeirce/Project/Press/netchex.html">http://ntrg.cs.tcd.ie/mepeirce/Project/Press/netchex.html</a>, 1995.</p>		
Examiner Signature	/Clement Graham/	Date Considered	03/27/2008

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. SEND TO: Assistant Commissioner for Patents, Washington, D.C. 20231

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